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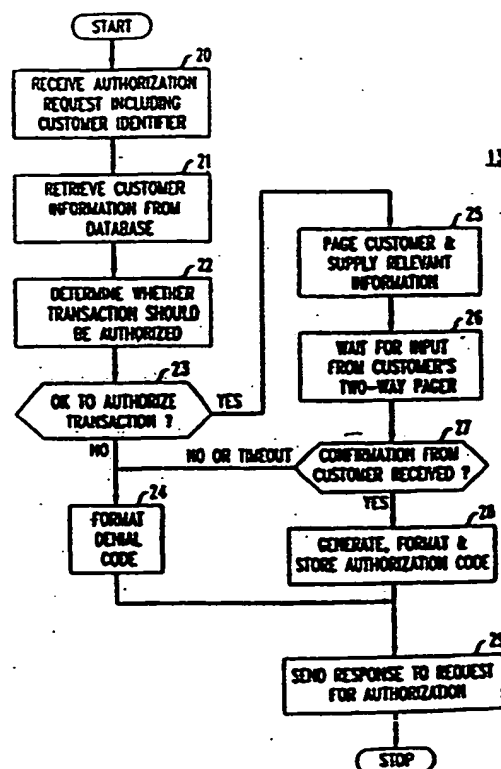
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## (54) Transaction authorization and alert system

(57) An automated method for alerting a customer that a transaction is being initiated and for authorizing the transaction based on a confirmation/approval by the customer thereto. In accordance with one illustrative embodiment, a request to authorize the transaction is received, wherein the request includes a customer identifier; a determination is made whether to authorize the transaction based on the customer identifier; if the determination is to authorize the transaction, that fact is communicated to the customer; a confirmation that the transaction should, in fact, be authorized is received back from the customer; and the transaction is authorized in response to the customer's confirmation thereof. In accordance with another illustrative embodiment, a transaction initiated by an agent of the customer (i.e., the principal) is authorized by the principal when one or more threshold parameters that may be pre-defined by the principal are exceeded. A preferred method of alerting the customer and receiving a confirmation to authorize the transaction back from the customer is illustratively afforded by conventional two-way pagers.

FIG. 10



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## EUROPEAN SEARCH REPORT

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| DOCUMENTS CONSIDERED TO BE RELEVANT   |   |  |  |
|---|---|--|--|
| Category  | Citation of document with indication, where appropriate, of relevant passages | Relevant to claim  | CLASSIFICATION OF THE APPLICATION (Int.Cl.6) |
| A   | WO 94 12954 A (WILSON SHEILA) 9 June 1994<br>* claim 1; figure 1 *            | 1-35   | G07F7/08<br>G07F7/10                         |
| A   | WO 95 12859 A (VISA INT SERVICE ASS) 11 May 1995<br>* claim 1; figure 4 *     | 1-35   |  |
| A   | WO 93 01662 A (NEUSTEIN SHIMON) 21 January 1993<br>* claim 1; figure 1 *      | 1-35   |  |
| A   | US 4 554 418 A (TOY FRANK C) 19 November 1985<br>* claim 1; figure 1 *        | 1-35   |  |
| A   | US 5 388 148 A (SEIDERMAN ABE) 7 February 1995<br>* claim 1; figure 1 *       | 1-35   |  |
| A   | US 5 208 446 A (MARTINEZ JERRY R) 4 May 1993<br>* claim 1; figure 2 *         | 1-35   |  |
|   |   |  | TECHNICAL FIELDS SEARCHED (Int.Cl.6)         |
|   |   |  | G07F   |
| The present search report has been drawn up for all claims  |   |  |  |
| Place of search<br><b>THE HAGUE</b>   |   | Date of completion of the search<br><b>26 May 1998</b>   | Examiner<br><b>Kirsten, K</b>                |
| CATEGORY OF CITED DOCUMENTS   |   | T : theory or principle underlying the invention<br>E : earlier patent document, but published on, or after the filing date<br>D : document cited in the application<br>I : document cited for other reasons<br>& : member of the same patent family, corresponding document |  |
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